

TREASURY DEPARTMENT

OFFICE OF THE COMPTROLLER OF THE CURRENCY

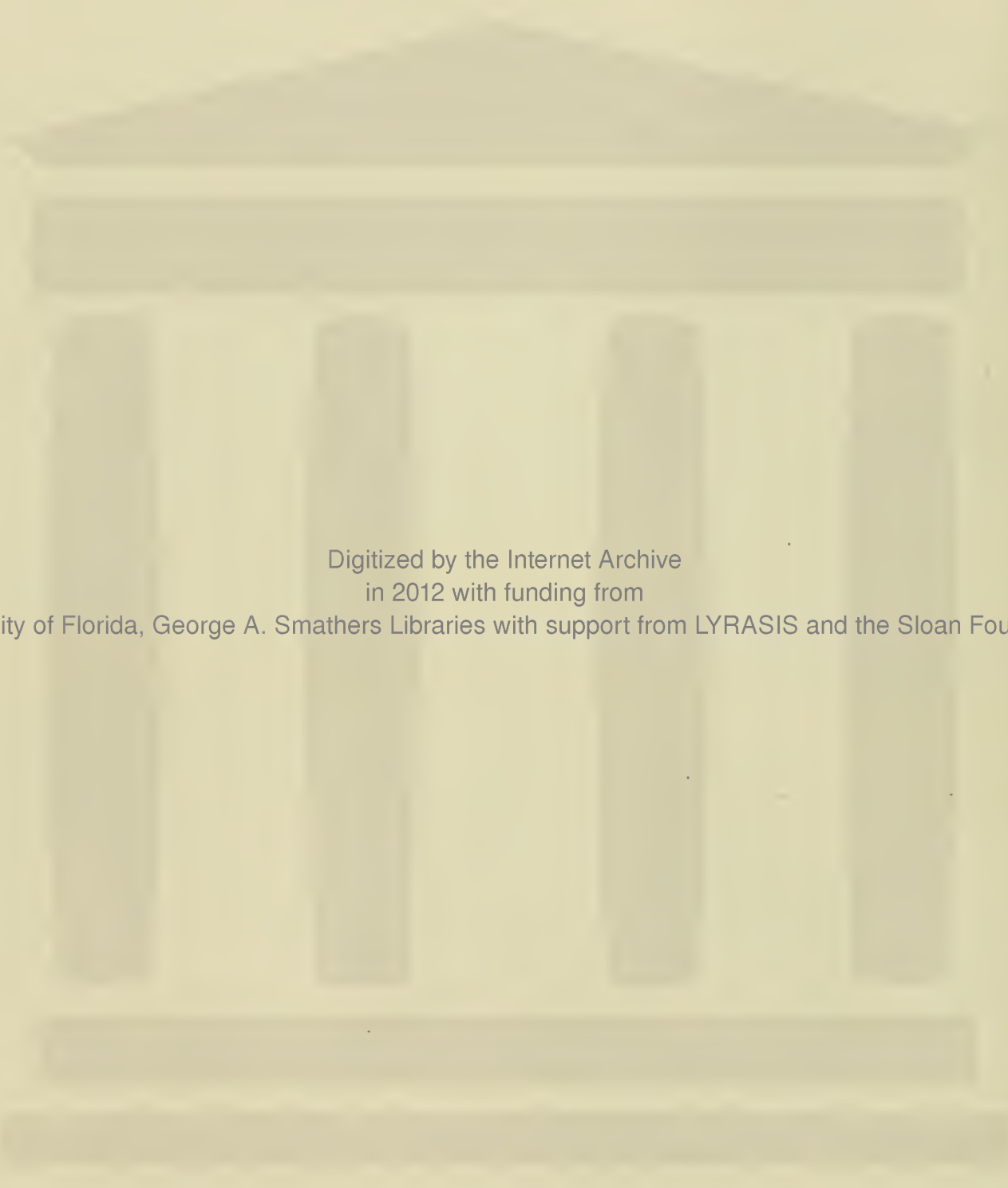
Washington, D. C., Nov. 17, 1947

Condition of National Banks in the United States on Sept. 30, 1946, Dec. 31, 1946, June 30, 1947, and Oct. 6, 1947

[In thousands of dollars]

	Sept. 30, 1946 (5,014 banks)	Dec. 31, 1946 (5,013 banks)	June 30, 1947 (5,018 banks)	Oct. 6, 1947 (5,019 banks)
ASSETS				
Loans and discounts, including overdrafts.....	15,801,498	17,309,767	18,810,006	20,081,046
U. S. Government securities, direct obligations.....	45,315,509	41,835,752	39,419,227	39,622,267
Obligations guaranteed by U. S. Government.....	2,670,103	2,659,598	2,900,981	3,050,027
Obligations of States and political subdivisions.....	1,971,204	1,986,327	1,896,733	1,981,623
Other bonds, notes, and debentures.....	153,448	153,359	155,338	155,952
Corporate stocks, including stocks of Federal Reserve banks.....				
<i>Total loans and securities.....</i>	<i>65,911,762</i>	<i>63,952,583</i>	<i>63,188,663</i>	<i>64,890,915</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	18,910,443	20,067,167	19,395,548	20,216,609
Bank premises owned, furniture and fixtures.....	508,404	508,893	517,373	524,559
Real estate owned other than bank premises.....	10,109	8,488	8,580	9,701
Investments and other assets indirectly representing bank premises or other real estate.....	46,376	45,464	46,257	48,191
Customers' liability on acceptances outstanding.....	56,899	73,270	52,282	72,910
Interest, commissions, rent, and other income earned or accrued but not collected.....	148,259	137,022	141,047	148,428
Other assets.....	65,559	57,376	63,510	76,063
Total assets.....	85,657,811	84,850,263	83,413,260	85,987,376
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	44,320,244	45,522,709	44,751,010	45,778,324
Time deposits of individuals, partnerships, and corporations.....	17,718,574	18,031,756	18,556,606	18,725,697
Deposits of U. S. Government and postal savings.....	5,076,413	1,843,485	870,853	1,620,273
Deposits of States and political subdivisions.....	3,939,025	4,125,722	4,562,716	4,318,484
Deposits of banks.....	7,712,905	8,170,924	7,433,963	8,153,144
Other deposits (certified and cashiers' checks, etc.).....	1,102,473	1,355,243	1,222,001	1,124,122
Total deposits.....	79,869,634	79,049,839	77,397,149	79,720,044
<i>Demand deposits.....</i>	<i>61,651,040</i>	<i>60,468,768</i>	<i>58,209,792</i>	<i>60,553,155</i>
<i>Time deposits.....</i>	<i>18,218,594</i>	<i>18,561,081</i>	<i>19,187,357</i>	<i>19,366,889</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	45,227	20,047	27,860	143,835
Mortgages or other liens on bank premises and other real estate.....	339	339	302	296
Acceptances executed by or for account of reporting banks and outstanding.....	66,072	83,280	58,958	81,065
Interest, discount, rent, and other income collected but not earned.....	50,775	56,635	71,446	79,441
Interest, taxes, and other expenses accrued and unpaid.....	239,619	223,436	221,525	239,823
Other liabilities.....	254,817	266,888	327,340	301,840
Total liabilities.....	80,526,483	79,700,464	78,104,580	80,566,344
CAPITAL ACCOUNTS				
Capital stock (see memoranda below).....	1,748,588	1,756,621	1,770,871	1,775,463
Surplus.....	2,176,630	2,275,884	2,329,951	2,341,737
Undivided profits.....	883,238	785,558	874,798	963,589
Reserves and retirement account for preferred stock.....	322,872	331,736	333,060	340,243
Total capital accounts.....	5,131,328	5,149,799	5,308,680	5,421,032
Total liabilities and capital accounts.....	85,657,811	84,850,263	83,413,260	85,987,376
MEMORANDA				
Par value value of capital stock:				
Class A preferred stock.....	41,478	38,765	25,790	24,532
Class B preferred stock.....	3,134	3,024	2,569	2,478
Common stock.....	1,704,126	1,714,982	1,742,637	1,748,557
Total.....	1,748,738	1,756,771	1,770,996	1,775,567
Retirable value of preferred capital stock:				
Class A preferred stock.....	55,911	52,281	38,857	37,406
Class B preferred stock.....	4,282	4,122	3,656	3,565
Total.....	60,193	56,403	42,513	40,971
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	12,219,403	8,835,351	7,699,288	8,205,003

PRESTON DELANO,
Comptroller of the Currency.



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Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on Sept. 30, 1946, Dec. 31, 1946, June 30, 1947, and Oct. 6, 1947

[In thousands of dollars]

	Sept. 30, 1946 (5,014 banks)	Dec. 31, 1946 (5,013 banks)	June 30, 1947 (5,018 banks)	Oct. 6, 1947 (5,019 banks)
Demand deposits:				
Deposits of individuals, partnerships, and corporations.....	44,320,244	45,522,709	44,751,010	45,778,324
Deposits of U. S. Government:				
War loan and Series E bond accounts.....	4,791,103	1,556,516	611,322	1,531,941
Other accounts.....	203,761	196,552	176,086	
Deposits of States and political subdivisions.....	3,563,693	3,707,846	4,053,539	3,798,986
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	7,005,857	7,459,701	6,687,785	7,342,817
Deposits of banks in foreign countries (including balances of foreign branches of other American banks but excluding amounts due to own foreign branches).....	663,909	670,191	708,049	776,965
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).....	1,102,473	1,355,243	1,222,001	1,124,122
Total demand deposits.....	61,651,040	60,468,758	58,209,792	60,353,155
Time deposits:				
Deposits of individuals, partnerships, and corporations.....	17,718,574	18,031,756	18,556,606	18,725,697
Deposits of U. S. Government.....	78,762	87,473	80,641	85,539
Postal savings deposits.....	2,787	2,944	2,804	2,793
Deposits of States and political subdivisions.....	375,332	417,876	509,177	519,498
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	35,837	35,228	31,075	29,807
Deposits of banks in foreign countries (including balances of foreign branches of other American banks, but excluding amounts due to own foreign branches).....	7,302	5,804	7,054	3,555
Total time deposits.....	18,218,594	18,581,081	19,187,357	19,366,889
Cash, balances with other banks, including reserve balances, and cash items in process of collection:				
Cash items in process of collection, including exchanges for clearing house.....	3,146,477	3,815,899	3,565,993	3,380,143
Demand balances with banks in the United States (except private banks and American branches of foreign banks).....	4,243,907	4,460,369	4,173,054	4,503,074
Other balances with banks in the United States (including private banks and American branches of foreign banks).....	26,317	25,411	23,272	22,753
Balances with banks in foreign countries (including balances with foreign branches of other American banks, but excluding amounts due from own foreign branches).....	39,104	34,197	21,215	15,664
Currency and coin.....	957,986	1,094,721	988,288	1,038,572
Reserve with Federal Reserve banks.....	10,496,652	10,636,570	10,623,726	11,256,403
Total.....	18,910,443	20,067,167	19,395,548	20,216,609

Condition of National Banks, by Classes, Oct. 6, 1947

[In thousands of dollars]

	Central Reserve city banks (19 banks)	Other Reserve city banks (243 banks)	Country banks (member banks) (4,751 banks)	Nonmember banks (6 banks)	Total (5,019 banks)
ASSETS					
Loans and discounts, including overdrafts	3,925,668	9,489,781	6,618,154	47,443	20,081,046
U. S. Government obligations, direct and guaranteed	7,656,209	15,372,588	16,437,088	156,382	39,622,267
Obligations of States and political subdivisions	481,013	1,135,767	1,430,050	3,197	3,050,027
Other bonds, notes, and debentures	376,897	704,610	897,132	2,984	1,981,623
Corporate stocks, including stocks of Federal Reserve banks	45,226	61,948	48,778		155,952
<i>Total loans and securities</i>	<i>12,485,013</i>	<i>26,764,694</i>	<i>25,451,202</i>	<i>210,006</i>	<i>64,890,915</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection	3,648,794	8,831,400	7,683,847	52,568	20,216,609
Bank premises owned, furniture and fixtures	78,409	209,607	234,254	2,289	524,559
Real estate owned, other than bank premises		6,366	3,326	9	9,701
Investments and other assets indirectly representing bank premises or other real estate	347	41,030	6,814		48,191
Customers' liability on acceptances outstanding	35,486	34,889	2,510	25	72,910
Interest, commissions, rent, and other income earned or accrued but not collected	38,243	80,109	29,381	695	148,428
Other assets	10,855	35,077	29,381	750	76,063
<i>Total assets</i>	<i>16,297,147</i>	<i>36,003,172</i>	<i>33,420,715</i>	<i>266,342</i>	<i>85,987,376</i>
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations	9,328,804	18,503,139	17,860,871	85,510	45,778,324
Time deposits of individuals, partnerships, and corporations	1,263,406	7,709,522	9,623,987	128,782	18,725,697
Deposits of U. S. Government and postal savings	389,927	625,765	581,988	22,593	1,620,273
Deposits of States and political subdivisions	432,215	1,864,078	2,010,163	12,028	4,318,484
Deposits of banks	2,855,407	4,438,222	857,982	1,533	8,153,144
Other deposits (certified and cashiers' checks, etc.)	403,146	424,760	293,855	2,361	1,124,122
<i>Total deposits</i>	<i>14,672,905</i>	<i>33,565,486</i>	<i>31,228,846</i>	<i>252,807</i>	<i>79,720,044</i>
<i>Demand deposits</i>	<i>13,378,386</i>	<i>25,535,122</i>	<i>21,315,847</i>	<i>125,800</i>	<i>60,355,155</i>
<i>Time deposits</i>	<i>1,294,519</i>	<i>8,030,364</i>	<i>9,912,969</i>	<i>129,007</i>	<i>19,366,889</i>
Bills payable, rediscounts, and other liabilities for borrowed money	97,100	28,300	18,435		143,835
Mortgages or other liens on bank premises and other real estate		11	285		296
Acceptances executed by or for account of reporting banks and outstanding	38,606	39,775	2,659	25	81,065
Interest, discount, rent and other income collected but not earned	10,315	43,007	26,093	26	79,441
Interest, taxes, and other expenses accrued and unpaid	65,315	122,159	51,950	399	239,823
Other liabilities	240,669	51,744	9,332	95	301,840
<i>Total liabilities</i>	<i>15,124,910</i>	<i>33,850,482</i>	<i>31,337,600</i>	<i>253,352</i>	<i>80,566,344</i>
CAPITAL ACCOUNTS					
Capital stock (see memoranda below)	353,175	710,028	707,710	4,550	1,775,463
Surplus	578,200	919,714	839,498	4,325	2,341,737
Undivided profits	182,057	364,245	416,035	1,252	963,589
Reserves and retirement account for preferred stock	58,805	158,703	119,872	2,863	340,243
<i>Total capital accounts</i>	<i>1,172,237</i>	<i>2,152,690</i>	<i>2,083,115</i>	<i>12,990</i>	<i>5,421,032</i>
<i>Total liabilities and capital accounts</i>	<i>16,297,147</i>	<i>36,003,172</i>	<i>33,420,715</i>	<i>266,342</i>	<i>85,987,376</i>
MEMORANDA					
Par value of capital stock:					
Class A preferred stock		9,169	15,263	100	24,532
Class B preferred stock			2,478		2,478
Common stock	353,175	700,859	690,073	4,450	1,748,557
<i>Total</i>	<i>353,175</i>	<i>710,028</i>	<i>707,814</i>	<i>4,550</i>	<i>1,775,567</i>
Retirable value of preferred capital stock:					
Class A preferred stock		11,969	25,337	100	37,406
Class B preferred stock			3,565		3,565
<i>Total</i>		<i>11,969</i>	<i>28,902</i>	<i>100</i>	<i>40,971</i>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)	1,444,789	3,537,170	3,120,923	102,121	8,205,003

Condition of National Banks, by States, Oct. 6, 1947

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve Banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Interest, commissions, rent, and other income earned or accrued but not collected	Other assets	Total
Maine.....	33	57,977	123,562	4,303	9,644	560	51,139	1,030	53	288	-----	201	276	249,033
New Hampshire.....	51	59,383	74,411	6,550	7,579	412	53,038	1,647	48	-----	-----	1	150	203,219
Vermont.....	39	49,047	49,510	6,007	8,275	271	28,719	1,128	19	5	-----	158	80	143,219
Massachusetts.....	121	808,113	1,447,231	57,986	48,642	7,409	722,042	24,592	75	196	12,085	7,778	3,961	3,149,110
Rhode Island.....	9	56,089	127,949	4,374	5,135	633	53,087	753	281	-----	865	481	159	249,806
Connecticut.....	51	150,244	359,465	32,112	20,251	1,400	181,218	8,050	155	-----	59	891	350	757,195
Total New England States.....	304	1,180,853	2,182,128	111,332	99,526	10,685	1,092,243	37,200	583	537	13,009	9,510	4,976	4,742,582
New York.....	390	3,099,303	6,419,260	449,689	345,694	41,776	2,891,838	85,770	384	1,438	32,630	27,591	10,399	13,405,772
New Jersey.....	215	426,479	1,256,780	116,440	85,129	3,488	410,973	19,092	256	1,638	3,836	2,021	2,021	2,326,190
Pennsylvania.....	655	1,481,265	3,334,633	198,467	442,138	25,532	1,478,260	58,045	564	661	4,151	10,320	6,955	7,043,991
Delaware.....	13	10,746	20,856	897	2,068	149	9,508	468	7	-----	7	1	27	44,727
Maryland.....	62	119,801	410,118	8,606	17,741	1,067	182,259	4,520	37	4	348	1,272	604	746,377
District of Columbia.....	9	122,990	313,265	1,421	26,120	791	176,420	6,258	44	-----	-----	678	1,934	649,921
Total Eastern States.....	1,344	5,263,584	11,754,912	775,520	918,890	72,803	5,149,258	174,153	1,285	3,748	37,187	43,698	21,940	24,216,978
Virginia.....	131	311,233	479,671	26,211	20,653	1,812	278,850	9,135	336	732	223	1,055	1,598	1,131,539
West Virginia.....	76	106,223	259,476	12,957	11,875	821	141,050	4,397	61	16	-----	148	551	537,575
North Carolina.....	45	114,980	215,254	15,902	2,708	603	147,843	3,571	7	4	435	430	451	502,188
South Carolina.....	23	85,001	207,920	11,765	11,091	396	124,017	2,016	4	-----	-----	378	1,716	444,304
Georgia.....	50	280,308	406,413	33,276	17,332	1,265	281,477	7,413	251	-----	26	1,628	605	1,029,994
Florida.....	61	221,183	604,256	56,957	20,062	2,059	309,737	12,107	278	94	-----	2,190	1,086	1,233,009
Alabama.....	67	219,909	395,481	69,380	16,247	1,235	264,958	6,821	158	699	774	1,342	1,002	978,006
Mississippi.....	25	40,253	96,812	23,009	2,108	315	60,959	1,514	5	-----	-----	19	193	225,217
Louisiana.....	31	211,122	526,480	61,980	13,808	1,786	320,540	8,641	266	953	3,390	2,157	1,507	1,152,630
Texas.....	437	1,243,415	1,969,619	168,714	44,808	6,321	1,588,458	35,351	1,810	6,572	4,682	2,975	3,013	5,015,768
Arkansas.....	50	83,886	169,283	27,924	10,643	580	119,252	1,969	39	30	-----	185	118	413,909
Kentucky.....	93	139,265	296,926	19,861	18,798	960	119,839	3,520	26	5	-----	690	427	630,317
Tennessee.....	70	335,983	519,684	67,539	16,251	2,213	363,825	9,962	229	221	218	1,433	1,082	1,318,643
Total Southern States.....	1,162	3,395,761	6,087,275	595,475	206,387	20,396	4,150,805	106,447	3,470	9,326	9,748	14,630	13,379	14,613,099
Ohio.....	240	795,719	1,555,606	150,253	87,344	5,114	747,062	26,896	1	1,199	304	4,669	2,735	3,376,902
Indiana.....	125	281,658	822,655	58,661	36,459	1,821	383,853	9,036	5	52	71	2,171	1,322	1,597,764
Illinois.....	377	1,986,349	4,350,226	273,351	190,077	11,704	2,019,216	28,344	674	1,156	3,182	17,144	5,793	8,887,216
Michigan.....	78	553,288	1,283,208	78,143	52,791	3,608	537,539	10,346	41	865	87	5,647	1,985	2,527,518
Wisconsin.....	95	236,451	820,106	29,531	39,466	1,711	331,142	8,679	18	43	-----	2,886	1,702	1,471,735
Minnesota.....	180	497,381	975,420	49,254	53,729	2,704	632,907	6,324	608	3,836	349	4,268	757	2,157,537
Iowa.....	96	144,065	395,212	58,995	18,541	903	220,894	3,463	27	966	-----	1,030	388	844,454
Missouri.....	79	448,713	672,112	42,644	35,881	2,478	482,038	4,935	2,442	342	686	2,030	643	1,694,944
Total Middle Western States.....	1,270	4,943,624	10,874,545	740,832	514,288	30,043	5,284,651	98,023	3,798	8,434	4,722	39,845	15,325	22,558,130
North Dakota.....	41	29,509	165,413	5,216	5,251	224	73,008	1,237	-----	-----	-----	602	61	280,521
South Dakota.....	35	43,046	150,140	7,949	5,852	252	72,247	1,243	-----	-----	-----	670	152	281,551
Nebraska.....	127	166,571	475,788	38,516	21,680	988	289,394	4,169	-----	-----	5	1,151	834	999,096
Kansas.....	174	153,511	432,352	32,756	31,070	977	270,668	3,723	52	131	-----	639	756	926,635
Montana.....	39	34,812	160,898	4,810	4,594	276	84,944	1,647	19	-----	-----	568	50	292,618
Wyoming.....	26	31,281	69,829	6,542	2,364	184	53,131	640	-----	-----	-----	112	55	164,138
Colorado.....	77	152,141	439,801	19,286	18,232	890	269,757	2,357	-----	-----	-----	1,314	384	904,162
New Mexico.....	24	58,830	76,594	7,497	818	200	60,709	1,213	80	-----	-----	139	60	206,140
Oklahoma.....	201	242,352	591,288	69,746	10,771	1,653	418,045	6,726	12	1,100	261	1,376	623	1,343,953
Total Western States.....	744	912,053	2,562,103	192,318	100,632	5,644	1,591,903	22,955	163	1,231	266	6,571	2,975	5,398,814
Washington.....	38	491,009	728,281	99,641	25,497	2,095	458,772	8,618	158	-----	79	4,113	488	1,818,751
Oregon.....	22	277,443	583,066	80,954	6,902	1,181	298,695	10,527	-----	26	481	2,477	1,914	1,263,666
California.....	94	3,275,306	4,193,586	425,419	97,305	12,127	1,903,291	58,816	163	23,975	7,393	25,389	11,565	10,034,335
Idaho.....	15	69,590	194,199	4,943	958	298	76,688	1,790	-----	-----	-----	20	872	349,358
Utah.....	12	75,819	124,742	6,634	1,045	304	71,196	1,459	30	725	-----	28	236	282,218
Nevada.....	5	35,425	75,412	7,310	463	117	27,649	753	-----	-----	-----	476	507	148,112
Arizona.....	3	113,136	105,636	6,452	6,746	259	58,890	1,529	42	189	-----	976	1,136	294,991
Total Pacific States.....	189	4,337,728	6,004,922	631,353	138,916	16,381	2,895,181	83,492	393	24,915	7,953	33,479	16,718	14,191,431
Total United States (exclusive of possessions).....	5,013	20,033,603	39,465,885	3,046,830	1,978,639	155,952	20,164,041	522,270	9,692	48,191	72,885	147,733	75,313	85,721,034
Alaska (nonmember banks).....	4	5,775	12,832	148	196	-----	13,239	113	9	-----	-----	-----	51	32,363
The Territory of Hawaii (nonmember bank).....	1	40,722	141,268	3,049	2,768	-----	38,665	2,167	-----	25	-----	690	678	230,032
Virgin Islands of the United States (nonmember banks).....	1	946	2,282	-----	20	-----	664	9	-----	-----	5	21	-----	3,947
Total possessions (nonmember banks).....	6	47,443	156,382	3,197	2,984	-----	52,568	2,289	9	-----	25	695	750	266,342
Total United States and possessions.....	5,019	20,081,046	39,622,267	3,050,027	1,981,623	155,952	20,216,609	524,559	9,701	48,191	72,910	148,428	76,063	85,987,376
New York City (central Reserve city).....	8	2,484,710	5,186,725	362,762	274,202	37,081	2,418,996	64,680	-----	197	32,624	24,973	7,558	10,894,508
Chicago (central Reserve city).....	11	1,440,958	2,469,484	118,281	102,695	8,145	1,229,798	13,729	-----	150	2,862	13,270	3,297	5,402,639
Other Reserve cities.....	243	9,489,781	15,372,588	1,135,767	704,610	61,948	8,831,400	209,607	6,366	41,030	34,889	80,109	35,077	36,003,172
County banks (member banks).....	4,751	6,618,154	16,437,088	1,430,050	897,132	48,778	7,683,847	234,254	3,326	6,814	2,510	29,381	29,381	33,420,715
Possessions (nonmember banks).....	6	47,443	156,382	3,197	2,984	-----	52,568	2,289	9	-----	25	695	750	266,342

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Federal Reserve Districts															Condition of Banks Located in Federal Reserve District Specified														
Connecticut, District No. 2.....	11	39,668	86,798	6,015	5,516	259	33,049	2,287	-----	-----	59	284	102	174,037															
New Jersey, District No. 2.....	138	325,533	921,197	87,743	56,188	2,526	288,094	12,546	116	1,148	47	3,047	1,214	1,699,399															
Kentucky, District No. 4.....	50	54,391	133,734	6,950	4,714	432	61,244	1,815	-----	5	-----	91	96	263,472															
Pennsylvania, District No. 4.....	186	631,416	1,361,411	70,979	206,939	16,517	592,701	27,420	4	395	103	5,980	1,561	2,915,426															
West Virginia, District No. 4.....	8	12,288	15,993	1,084	1,659	107	9,136	307	-----	-----	-----	2	-----	40,576															
Louisiana, District No. 6.....	24	179,794	431,977	53,027	11,563	1,024	259,664	7,059	131	784	3,390	1,760	997	951,170															
Mississippi, District No. 6.....	15	31,614	80,028	19,296	1,335	255	49,507	1,281	-----	-----	-----	18	136	183,470															
Tennessee, District No. 6.....	59	179,772	335,301	37,125	7,946	1,488	211,149	6,315	228	164	218	1,020	435	781,161															
Indiana, District No. 7.....	87	231,798	707,774	51,053	30,048	1,533	328,590	6,907	-----	52	71	2,067	1,154	1,360,847															
Illinois, District No. 7.....	256	1,865,671	4,047,787	236,926	169,968	10,989	1,865,025	25,146	642	1,153	3,159	16,679	5,481	8,248,626															
Michigan, District No. 7.....	52	531,238	1,217,437	72,146	49,408	3,431	513,940	9,528	41	865	87	5,628	1,948	2,405,697															
Wisconsin, District No. 7.....	69	208,634	729,734	25,387	36,191	1,526	297,562	7,798	-----	18	43	2,613	1,634	1,311,140															
Missouri, District No. 10.....	29	167,334	301,112	16,592	16,003	885	247,029	7,312	1,467	303	-----	601	249	752,887															
New Mexico, District No. 10.....	7	40,169	43,853	5,405	744	134	34,155	878	71	-----	-----	139	45	125,593															
Oklahoma, District No. 10.....	192	236,698	584,047	67,661	10,576	1,621	410,807	6,556	12	1,100	261	1,376	609	1,321,322															

LIABILITIES
[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political subdivisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine.....	112,406	92,197	4,219	9,612	7,035	794	226,263
New Hampshire.....	114,770	43,616	4,239	10,830	6,891	3,565	183,911
Vermont.....	55,406	66,153	1,169	4,521	1,186	845	129,280
Massachusetts.....	1,822,753	507,736	58,271	142,370	291,811	31,283	2,854,224
Rhode Island.....	178,128	24,660	3,677	5,864	8,441	2,059	222,859
Connecticut.....	434,215	179,076	15,836	30,560	21,159	14,939	685,785
Total New England States.....	2,717,678	913,438	87,411	203,757	336,523	53,455	4,312,292
New York.....	7,494,634	1,604,022	305,811	281,177	1,887,927	386,947	11,960,518
New Jersey.....	956,427	994,871	30,490	134,942	23,068	24,436	2,164,234
Pennsylvania.....	3,504,055	1,889,501	95,646	242,066	519,467	46,735	6,307,490
Delaware.....	24,526	13,164	437	352	369	384	39,392
Maryland.....	388,468	171,064	10,866	44,829	72,572	2,824	690,623
District of Columbia.....	432,238	108,686	11,934	37	40,542	20,711	614,148
Total Eastern States.....	12,800,348	4,791,308	455,184	703,423	2,543,945	482,037	21,770,245
Virginia.....	576,675	298,796	26,627	45,284	89,402	12,036	1,048,820
West Virginia.....	293,143	138,047	11,443	26,126	25,349	6,193	500,301
North Carolina.....	299,618	90,334	11,983	41,147	23,367	6,739	473,188
South Carolina.....	290,031	53,097	13,629	43,559	20,029	4,253	424,598
Georgia.....	569,792	169,536	21,204	66,535	141,396	3,740	972,203
Florida.....	725,666	199,004	17,158	99,929	102,359	8,840	1,152,956
Alabama.....	537,085	195,664	23,425	85,514	70,203	5,562	917,453
Mississippi.....	111,016	45,775	5,966	29,565	19,799	860	212,981
Louisiana.....	582,617	191,718	11,430	133,439	164,424	8,137	1,091,765
Texas.....	3,222,801	397,506	65,201	304,386	689,867	41,142	4,720,903
Arkansas.....	253,749	56,609	5,196	30,916	40,511	2,296	389,277
Kentucky.....	406,457	111,005	9,300	23,565	31,073	6,295	587,695
Tennessee.....	625,196	269,196	20,209	98,836	216,105	11,016	1,240,558
Total Southern States.....	8,493,846	2,216,287	242,771	1,028,801	1,633,884	117,109	13,732,698
Ohio.....	1,701,047	933,794	63,497	217,158	187,100	34,451	3,156,987
Indiana.....	824,584	391,176	30,618	140,788	105,838	13,583	1,506,587
Illinois.....	4,680,773	1,721,012	209,147	553,088	1,091,116	70,666	8,325,802
Michigan.....	1,221,600	824,595	46,186	122,896	143,370	21,849	2,380,496
Wisconsin.....	631,552	496,702	41,357	74,458	119,183	19,073	1,382,325
Minnesota.....	942,669	497,554	40,178	127,432	391,136	25,820	2,024,789
Iowa.....	407,899	148,689	35,759	73,698	132,699	4,393	802,537
Missouri.....	890,023	220,059	27,582	44,952	408,343	9,079	1,600,038
Total Middle Western States.....	11,300,147	5,232,981	494,264	1,354,470	2,578,785	198,914	21,159,561
North Dakota.....	178,885	63,082	6,133	5,422	13,572	1,790	268,884
South Dakota.....	181,270	45,455	7,042	19,856	13,644	1,730	269,027
Nebraska.....	588,078	105,970	23,133	31,462	194,685	5,916	949,244
Kansas.....	592,304	76,863	20,969	88,339	94,266	7,749	880,490
Montana.....	191,356	48,952	4,379	16,379	16,353	2,349	279,768
Wyoming.....	97,360	29,652	2,987	12,329	11,441	1,568	155,337
Colorado.....	545,398	171,975	12,882	29,898	91,286	6,231	857,670
New Mexico.....	125,786	30,346	3,417	26,488	8,010	2,417	196,464
Oklahoma.....	844,879	88,212	26,198	128,865	159,806	11,635	1,259,895
Total Western States.....	3,345,316	660,537	107,140	359,038	603,063	41,385	5,116,479
Washington.....	990,467	470,670	26,741	116,710	101,622	21,764	1,727,974
Oregon.....	721,143	344,701	13,805	50,596	46,275	19,184	1,195,704
California.....	4,678,439	3,729,826	158,717	405,557	271,428	177,878	9,421,854
Idaho.....	221,557	75,336	4,809	26,577	4,535	2,535	335,149
Utah.....	164,387	58,485	1,820	14,828	26,932	1,344	238,016
Nevada.....	74,660	45,631	1,876	14,514	1,155	2,079	139,945
Arizona.....	184,826	57,715	3,142	28,385	3,414	3,847	281,329
Total Pacific States.....	7,035,479	4,782,364	210,910	656,967	455,411	228,831	13,369,962
Total United States (exclusive of possessions).....	45,692,814	18,596,915	1,597,680	4,306,456	8,151,611	1,121,761	79,497,237
Alaska (nonmember banks).....	19,707	7,531	2,232	763	81	290	37,604
The Territory of Hawaii (nonmember bank).....	64,969	119,563	20,144	10,436	1,437	2,055	218,604
Virgin Islands of the United States (nonmember bank).....	834	1,688	217	829	15	16	3,599
Total possessions (nonmember banks).....	85,510	128,782	22,593	12,028	1,533	2,361	252,807
Total United States and possessions.....	45,778,324	18,725,697	1,620,273	4,318,484	8,153,144	1,124,122	79,750,044
New York City (central Reserve city).....	6,468,271	585,700	270,231	118,738	1,871,753	362,528	9,657,221
Chicago (central Reserve city).....	2,860,533	677,706	139,696	313,477	983,654	40,618	5,015,684
Other reserve cities.....	18,503,139	7,709,522	625,765	1,864,078	4,438,222	424,710	33,565,486
Country banks (member banks).....	17,860,871	9,623,987	581,988	2,010,163	857,982	293,855	31,228,846
Possessions (nonmember banks).....	85,510	128,782	22,593	12,028	1,533	2,361	252,807

States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2.....	90,613	54,141	4,005	5,517	4,046	3,754	162,076
New Jersey, District No. 2.....	662,423	779,789	22,465	76,378	21,444	20,018	1,682,517
Kentucky, District No. 4.....	109,263	53,710	4,136	12,805	2,853	1,747	244,514
Pennsylvania, District No. 4.....	1,557,432	674,799	43,630	70,376	207,373	13,704	2,667,314
West Virginia, District No. 4.....	17,426	13,330	1,026	1,195	1,666	483	35,126
Louisiana, District No. 6.....	461,324	162,325	9,183	121,886	140,474	5,688	900,880
Mississippi, District No. 6.....	84,129	41,130	4,411	24,035	19,147	777	173,629
Tennessee, District No. 6.....	362,912	176,512	14,650	63,463	113,267	4,302	735,106
Indiana, District No. 7.....	700,187	329,351	27,363	125,089	89,883	11,952	1,283,825
Illinois, District No. 7.....	4,389,467	1,565,145	197,143	487,751	1,015,395	67,847	7,722,748
Michigan, District No. 7.....	1,180,875	700,635	44,151	117,142	142,998	21,109	2,269,910
Wisconsin, District No. 7.....	563,295	426,952	37,553	68,743	115,739	18,103	1,290,885
Missouri, District No. 10.....	361,544	68,008	9,671	11,769	260,509	5,523	717,024
New Mexico, District No. 10.....	62,976	25,377	2,538	19,261	7,558	1,475	119,185
Oklahoma, District No. 10.....	829,220	86,619	25,952	125,823	159,529	11,359	1,238,502

States, Oct. 6, 1947—Continued

LIABILITIES—Continued
[In thousands of dollars]

Bills payable, re-discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances executed by or for account of reporting banks and outstanding	Interest, discount, rent, and other income collected but not earned	Interest, taxes, and other expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts	Location
			256	341	18	226, 878	Maine.
250			108	92	7	184, 368	New Hampshire.
100			389	146	129	130, 044	Vermont.
1, 020		13, 069	3, 465	10, 818	7, 618	2, 891, 114	Massachusetts.
		865	199	925	54	224, 872	Rhode Island.
1, 000		59	869	2, 444	246	700, 403	Connecticut.
3, 270		13, 903	5, 286	14, 766	8, 072	4, 357, 679	Total New England States.
99, 878	10	35, 429	12, 684	49, 297	239, 701	12, 397, 517	New York.
3, 820		58	2, 379	4, 776	498	2, 171, 945	New Jersey.
5, 000		4, 967	4, 738	18, 945	1, 445	6, 341, 405	Pennsylvania.
		348	179	595	1	39, 233	Delaware.
			218	1, 288	126	696, 871	Maryland.
					715	616, 369	District of Columbia.
108, 698	10	40, 802	20, 198	74, 901	242, 486	22, 263, 340	Total Eastern States.
1, 660	12	223	842	2, 619	94	1, 054, 270	Virginia.
600			165	626	75	501, 767	West Virginia.
700		435	666	759	8	475, 756	North Carolina.
400		26	350	964	173	426, 085	South Carolina.
3, 250			1, 782	3, 034	132	977, 577	Georgia.
	225	774	1, 107	3, 612	241	1, 161, 166	Florida.
300			1, 074	2, 571	227	922, 324	Alabama.
			50	361	9	213, 401	Mississippi.
		4, 404	464	2, 629	552	1, 100, 114	Louisiana.
		4, 989	1, 127	9, 494	689	4, 737, 202	Texas.
1, 492			404	482	2	390, 165	Arkansas.
120			511	943	204	590, 845	Kentucky.
		218	2, 071	2, 402	308	1, 245, 677	Tennessee.
8, 522	237	11, 069	10, 613	30, 496	2, 714	13, 796, 349	Total Southern States.
10, 380		454	2, 538	7, 859	2, 128	3, 160, 346	Ohio.
4, 650		71	1, 107	2, 629	251	1, 510, 645	Indiana.
		3, 503	6, 315	26, 340	4, 843	8, 371, 453	Illinois.
		87	4, 805	8, 578	214	2, 394, 180	Michigan.
		43	658	3, 472	53	1, 386, 551	Wisconsin.
		349	3, 830	6, 201	324	2, 035, 493	Minnesota.
35			445	781	23	803, 821	Iowa.
2, 000		686	834	3, 074	426	1, 607, 058	Missouri.
17, 065		5, 193	20, 532	58, 934	8, 262	21, 269, 547	Total Middle Western States.
	32		125	634	20	269, 663	North Dakota.
250		5	168	698	188	270, 113	South Dakota.
	6		483	1, 347	67	951, 396	Nebraska.
			409	1, 230	60	882, 195	Kansas.
			167	495	13	280, 443	Montana.
			163	100	2	155, 602	Wyoming.
			276	1, 593	48	859, 587	Colorado.
			117	187	197	196, 965	New Mexico.
		261	558	2, 427	133	1, 262, 974	Oklahoma.
250	38	266	2, 466	8, 711	728	5, 128, 938	Total Western States.
		79	1, 635	3, 648	1, 771	1, 735, 107	Washington.
		481	802	4, 414	790	1, 202, 191	Oregon.
6, 030		9, 157	15, 852	40, 746	35, 572	9, 529, 202	California.
			148	534	139	335, 970	Idaho.
	11		267	738	73	269, 105	Utah.
			136	552	1, 048	141, 681	Nevada.
			1, 480	984	90	283, 883	Arizona.
6, 030	11	9, 717	20, 320	51, 616	39, 483	13, 497, 139	Total Pacific States.
143, 835	296	81, 040	79, 415	239, 424	301, 745	80, 312, 992	Total United States (exclusive of possessions).
		25	21	387	1	30, 605	Alaska (nonmember banks).
			5	12	90	219, 127	The Territory of Hawaii (nonmember bank).
					4	3, 620	Virgin Islands of the United States (nonmember bank).
		25	26	399	95	253, 352	Total possessions (nonmember banks).
143, 835	296	81, 065	79, 441	239, 823	301, 840	80, 566, 344	Total United States and possessions.
96, 500		35, 423	6, 847	44, 581	237, 462	10, 078, 034	New York City (central Reserve city).
600		3, 183	3, 468	20, 734	3, 207	5, 046, 876	Chicago (central Reserve city).
28, 300	11	39, 775	43, 007	122, 159	51, 744	33, 850, 482	Other reserve cities.
18, 435	285	2, 659	26, 093	51, 950	9, 332	31, 337, 600	Country banks (member banks).
		25	26	399	95	253, 352	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

		59	279	359	55	162, 828	Connecticut, District No. 2.
		47	1, 852	3, 717	351	1, 588, 484	New Jersey, District No. 2.
432			4	263	4	245, 217	Kentucky, District No. 4.
100		103	1, 973	10, 395	300	2, 580, 185	Pennsylvania, District No. 4.
600				55	5	35, 786	West Virginia, District No. 4.
		4, 404	387	2, 215	142	908, 028	Louisiana, District No. 6.
20		218	50	359	8	174, 046	Mississippi, District No. 6.
		71	1, 128	1, 128	27	737, 762	Tennessee, District No. 6.
4, 600		3, 480	829	2, 466	179	1, 287, 370	Indiana, District No. 7.
		87	6, 102	25, 648	4, 808	7, 767, 386	Illinois, District No. 7.
		43	4, 778	8, 322	210	2, 280, 307	Michigan, District No. 7.
			560	3, 197	50	1, 234, 235	Wisconsin, District No. 7.
			361	804	1	718, 190	Missouri, District No. 10.
			82	183	194	119, 644	New Mexico, District No. 10.
		261	554	2, 424	133	1, 241, 874	Oklahoma, District No. 10.

Condition of National Banks, by States, Oct. 6, 1947—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine.....	7,740	8,555	4,618	1,242	22,155	249,033			7,740	7,740
New Hampshire.....	5,085	7,789	4,263	1,114	18,851	203,219	15		5,070	5,085
Vermont.....	4,716	4,266	2,893	1,300	13,175	143,219	40	88	4,588	4,716
Massachusetts.....	74,077	115,608	39,857	19,454	248,996	3,140,110	304		73,773	74,077
Rhode Island.....	9,570	11,241	3,865	258	24,934	249,806			9,570	9,570
Connecticut.....	20,983	22,546	9,631	3,632	56,792	757,195	535		20,448	20,983
Total New England States.....	122,771	170,005	65,127	27,000	384,903	4,742,582	894	88	121,789	122,771
New York.....	286,414	515,846	169,346	36,649	1,008,255	13,405,772	3,751	793	281,974	286,518
New Jersey.....	56,728	58,161	27,037	12,319	154,245	2,326,190	5,415	1,135	50,178	56,728
Pennsylvania.....	216,752	341,171	103,616	41,047	702,586	7,043,991	433	150	216,169	216,752
Delaware.....	1,669	3,041	663	121	5,494	44,727	25		1,644	1,669
Maryland.....	14,145	21,285	9,189	4,887	49,506	746,377			14,145	14,145
District of Columbia.....	11,300	14,575	6,262	1,415	33,552	649,921			11,300	11,300
Total Eastern States.....	587,008	954,079	316,113	96,438	1,953,638	24,216,978	9,624	2,078	575,410	587,112
Virginia.....	26,276	31,884	14,838	4,271	77,269	1,131,539	25		26,251	26,276
West Virginia.....	12,290	14,538	6,975	2,005	35,808	537,575			12,290	12,290
North Carolina.....	8,069	12,026	4,708	1,629	26,432	502,188			8,069	8,069
South Carolina.....	5,900	7,189	3,621	1,509	18,219	444,304			5,900	5,900
Georgia.....	18,197	19,647	8,878	5,695	52,417	1,029,994	50		18,147	18,197
Florida.....	27,100	30,356	10,399	3,988	71,843	1,233,009			27,100	27,100
Alabama.....	18,315	22,648	10,832	3,887	55,682	978,006	198		18,117	18,315
Mississippi.....	4,474	5,748	1,234	360	11,816	225,217	214		4,260	4,474
Louisiana.....	16,770	24,835	9,893	1,018	52,516	1,152,630	58		16,712	16,770
Texas.....	103,494	105,301	53,923	15,848	278,566	5,015,768	1,185		102,309	103,494
Arkansas.....	7,830	9,660	5,452	802	23,744	413,909	49	150	7,631	7,830
Kentucky.....	14,010	17,939	6,185	1,338	39,472	630,817	450		13,530	14,010
Tennessee.....	23,407	33,983	12,591	2,985	72,966	1,318,643	447		22,960	23,407
Total Southern States.....	286,132	335,754	149,529	45,335	816,750	14,613,099	2,706	150	283,276	286,132
Ohio.....	80,316	88,990	34,245	13,005	216,556	3,376,902	5,692		74,624	80,316
Indiana.....	27,154	33,098	21,340	5,527	87,119	1,597,764	174	75	26,905	27,154
Illinois.....	187,569	196,211	82,679	49,304	515,763	8,887,216	196	15	187,358	187,569
Michigan.....	40,780	64,746	16,632	11,210	133,368	2,327,548	1,320	10	39,450	40,780
Wisconsin.....	26,980	29,470	19,651	9,083	85,184	1,471,735	217	25	26,738	26,980
Minnesota.....	37,221	53,021	19,139	12,663	122,044	2,157,537	1,186	25	36,010	37,221
Iowa.....	12,699	17,078	7,623	3,263	40,663	844,484	30		12,669	12,699
Missouri.....	30,978	32,303	21,544	3,061	87,886	1,694,944			30,978	30,978
Total Middle Western States.....	443,697	514,917	222,853	107,116	1,288,583	22,558,130	8,815	150	434,732	443,697
North Dakota.....	3,633	3,819	2,363	1,043	10,858	280,521			3,633	3,633
South Dakota.....	3,713	4,657	1,920	1,148	11,438	281,551	100		3,613	3,713
Nebraska.....	16,450	16,182	10,505	4,563	47,700	999,096	33		16,417	16,450
Kansas.....	15,750	16,923	10,231	1,536	44,440	928,635	30		15,720	15,750
Montana.....	4,620	4,572	2,541	442	12,175	292,618	60		4,560	4,620
Wyoming.....	2,450	3,301	2,201	584	8,536	164,138	90		2,360	2,450
Colorado.....	12,609	17,023	11,460	3,483	44,575	904,162	126		12,483	12,609
New Mexico.....	3,566	3,073	1,011	1,525	9,175	206,140			3,566	3,566
Oklahoma.....	25,383	29,564	20,862	5,170	80,979	1,343,953			25,383	25,383
Total Western States.....	88,174	99,114	63,094	19,494	269,876	5,398,814	439		87,735	88,174
Washington.....	24,805	30,323	15,566	12,945	83,644	1,818,751	10	12	24,783	24,805
Oregon.....	16,275	23,122	16,711	5,367	61,475	1,263,666			16,275	16,275
California.....	187,231	192,734	104,706	20,462	505,133	10,034,335	1,239		185,992	187,231
Idaho.....	4,685	5,244	2,239	1,220	13,388	349,358	5		4,680	4,685
Utah.....	4,025	5,678	2,051	1,359	13,113	282,218			4,025	4,025
Nevada.....	1,810	2,087	2,534		6,431	148,112			1,810	1,810
Arizona.....	4,300	4,350	1,814	644	11,108	294,991	700		3,600	4,300
Total Pacific States.....	243,131	263,543	145,621	41,997	694,292	14,191,431	1,954	12	241,165	243,131
Total United States (exclusive of possessions).....	1,770,913	2,337,412	962,337	337,380	5,408,042	85,721,034	24,432	2,478	1,744,107	1,771,017
Alaska (nonmember banks).....	400	775	407	176	1,758	32,363			400	400
The Territory of Hawaii (nonmember bank).....	4,000	3,500	820	2,585	10,905	230,032			4,000	4,000
Virgin Islands of the United States (nonmember bank).....	150	50	25	102	327	3,947	100		50	150
Total possessions (nonmember banks).....	4,550	4,325	1,252	2,863	12,990	266,342	100		4,450	4,550
Total United States and possessions.....	1,775,463	2,341,737	963,589	340,243	5,421,032	85,987,376	24,532	2,478	1,748,557	1,775,567
New York City (central Reserve city).....	220,625	439,375	130,648	25,826	816,474	10,894,508			220,625	220,625
Chicago (central Reserve city).....	132,550	138,825	51,409	32,979	355,763	5,402,639			132,550	132,550
Other Reserve cities.....	710,028	919,714	364,245	158,703	2,152,660	36,003,172	9,169		700,859	710,028
County banks (member banks).....	707,710	839,498	416,035	119,872	2,083,115	33,420,715	15,263	2,478	690,073	707,814
Possessions (nonmember banks).....	4,550	4,325	1,252	2,863	12,990	266,342	100		4,450	4,550

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	4,433	4,205	1,687	884	11,209	174,037	535		3,898	4,433
New Jersey, District No. 2.....	41,019	42,774	19,026	8,066	110,915	1,699,399	3,086	390	37,573	41,049
Kentucky, District No. 4.....	6,525	7,982	3,246	502	18,255	263,472			6,525	6,525
Pennsylvania, District No. 4.....	107,847	160,618	39,539	27,337	335,241	2,915,426	75		107,772	107,847
West Virginia, District No. 4.....	1,640	1,910	840	400	4,790	40,576			1,640	1,640
Louisiana, District No. 6.....	13,260	20,188	8,708	986	43,142	951,170	58		13,202	13,260
Mississippi, District No. 6.....	3,554	4,762	876	292	9,424	183,470	214		3,340	3,554
Tennessee, District No. 6.....	15,140	20,103	6,504	1,652	43,399	781,161	447		14,693	15,140
Indiana, District No. 7.....	22,599	28,315	17,821	4,742	73,477	1,360,847	99		22,500	22,599
Illinois, District No. 7.....	176,495	183,561	74,396	46,788	481,240	8,248,626	111	15	176,369	176,495
Michigan, District No. 7.....	37,892	61,734	14,965	10,799	125,390	2,405,697	1,320		36,572	37,892
Wisconsin, District No. 7.....	23,950	26,346	18,251	8,358	76,905	1,311,140	130		23,820	23,950
Missouri, District No. 10.....	10,990	13,181	9,007	1,519	34,697	752,887			10,990	10,990
New Mexico, District No. 10.....	2,526	1,916	466	1,041	5,949	125,593			2,526	2,526
Oklahoma, District No. 10.....	24,833	29,022	20,534	5,061	79,450	1,321,324			24,833	24,833

**Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by
National Banks, by States, Oct. 6, 1947**

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine.....	7,873	15,019	15	72	5,555	22,605	51,139
New Hampshire.....	8,515	14,817	3	3	5,833	23,867	53,038
Vermont.....	4,221	8,501	20	23	2,133	13,821	28,719
Massachusetts.....	153,911	73,102	475	463	48,973	445,118	722,042
Rhode Island.....	5,313	14,557	60	179	5,560	27,418	53,087
Connecticut.....	29,100	60,695	66	22	17,285	77,050	184,218
Total New England States.....	208,933	186,691	639	762	85,339	609,879	1,092,243
New York.....	662,694	133,970	281	7,861	94,969	1,992,063	2,891,838
New Jersey.....	35,170	115,259	238	4	39,677	220,625	410,973
Pennsylvania.....	222,558	305,132	637	803	111,102	838,028	1,478,260
Delaware.....	553	3,537	-	-	938	4,480	9,508
Maryland.....	33,933	40,282	5	15	11,478	96,546	182,259
District of Columbia.....	21,821	31,797	1	25	12,915	109,861	176,420
Total Eastern States.....	976,729	629,977	1,162	8,708	271,079	3,261,603	5,149,258
Virginia.....	45,694	76,640	448	-	23,505	132,563	278,850
West Virginia.....	11,093	56,904	70	-	59,522	141,050	268,533
North Carolina.....	18,186	56,239	-	-	12,456	60,962	147,843
South Carolina.....	11,958	48,367	307	-	9,241	54,144	124,017
Georgia.....	60,437	63,954	152	-	14,147	142,787	281,477
Florida.....	35,428	106,861	226	47	21,646	145,529	309,737
Alabama.....	23,080	82,299	741	91	17,530	141,217	264,058
Mississippi.....	3,980	27,598	-	-	3,977	25,404	60,950
Louisiana.....	52,583	89,442	434	10	13,919	164,152	320,540
Texas.....	171,774	645,621	3,740	1,009	59,498	706,816	1,588,458
Arkansas.....	11,572	49,280	5	-	6,055	52,340	119,252
Kentucky.....	12,700	47,961	50	-	11,153	77,975	149,839
Tennessee.....	51,891	107,490	669	4	19,627	184,144	363,825
Total Southern States.....	510,376	1,458,656	6,842	1,161	226,215	1,947,555	4,150,805
Ohio.....	122,948	164,488	766	227	54,944	403,689	747,062
Indiana.....	45,067	122,026	214	82	28,988	187,476	383,853
Illinois.....	339,583	375,623	1,129	848	76,910	1,225,123	2,019,216
Michigan.....	86,563	104,171	299	696	40,702	305,108	537,539
Wisconsin.....	65,797	91,215	85	28	15,337	158,680	331,142
Minnesota.....	142,107	130,554	520	655	17,094	271,977	562,907
Iowa.....	24,616	77,521	-	-	9,665	109,092	220,894
Missouri.....	111,308	117,687	1,000	22	14,511	237,510	482,038
Total Middle Western States.....	937,989	1,183,285	4,013	2,558	258,151	2,898,655	5,284,651
North Dakota.....	5,573	33,994	9	23	2,895	30,514	73,008
South Dakota.....	5,429	30,901	-	-	2,849	33,068	72,247
Nebraska.....	54,130	87,857	270	-	8,429	138,708	289,394
Kansas.....	12,115	124,675	308	-	8,508	125,062	270,668
Montana.....	8,525	32,596	86	47	3,701	39,989	84,944
Wyoming.....	3,150	29,230	-	-	2,761	17,990	53,131
Colorado.....	34,258	97,209	2,400	14	10,021	125,855	269,757
New Mexico.....	2,179	30,689	152	-	4,046	23,643	60,709
Oklahoma.....	29,569	186,608	1,677	-	13,636	186,555	418,045
Total Western States.....	154,928	653,739	4,902	81	56,846	721,384	1,591,903
Washington.....	110,640	86,986	1,045	193	22,374	237,534	458,772
Oregon.....	65,052	45,126	325	86	14,082	174,024	298,695
California.....	371,121	203,724	3,531	1,769	73,100	1,250,046	1,903,291
Idaho.....	9,171	23,092	55	-	4,289	40,081	76,688
Utah.....	18,037	11,809	-	-	2,373	38,977	71,196
Nevada.....	3,286	5,615	75	-	2,531	16,142	27,649
Arizona.....	6,827	11,951	-	275	4,721	35,116	58,890
Total Pacific States.....	584,134	388,303	5,031	2,323	123,470	1,791,920	2,895,181
Total United States (exclusive of possessions).....	3,373,089	4,500,671	22,589	15,596	1,021,100	11,230,996	20,164,041
Alaska (nonmember banks).....	516	301	106	54	2,468	19,854	13,239
The Territory of Hawaii (nonmember bank).....	6,519	2,087	58	11	14,720	115,270	38,665
Virgin Islands of the United States (nonmember bank).....	19	15	-	3	344	1283	664
Total possessions (nonmember banks).....	7,054	2,403	164	68	17,472	125,407	52,568
Total United States and possessions.....	3,380,143	4,503,074	22,753	15,664	1,038,572	11,256,403	20,216,609
New York City (central Reserve city).....	607,099	9,805	250	7,769	48,235	1,745,838	2,418,996
Chicago (central Reserve city).....	269,090	114,458	1,086	846	24,566	819,752	1,229,798
Other Reserve cities.....	1,943,310	1,384,515	12,240	5,307	355,197	5,130,831	8,831,400
Country banks (member banks).....	553,590	2,991,893	9,013	1,674	593,102	3,534,575	7,683,847
Possessions (nonmember banks).....	7,034	2,403	164	68	17,472	125,407	52,568

States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, Etc., of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	5,237	7,477	-	9	3,803	16,523	33,049
New Jersey, District No. 2.....	26,554	80,473	165	4	26,770	154,128	288,094
Kentucky, District No. 4.....	1,963	24,155	50	-	5,048	30,028	61,244
Pennsylvania, District No. 4.....	72,077	122,351	380	70	47,201	350,622	592,701
West Virginia, District No. 4.....	1,409	3,011	30	-	1,017	3,669	9,136
Louisiana, District No. 6.....	46,124	59,720	434	10	10,912	142,464	259,664
Mississippi, District No. 6.....	3,586	22,182	-	-	3,164	20,575	49,507
Tennessee, District No. 6.....	24,220	68,130	620	-	13,400	104,779	211,149
Indiana, District No. 7.....	40,583	99,741	214	82	24,297	163,473	328,390
Illinois, District No. 7.....	318,988	319,415	1,086	848	68,567	1,156,121	1,865,025
Michigan, District No. 7.....	85,014	94,806	299	696	38,794	294,331	513,940
Wisconsin, District No. 7.....	63,714	76,192	58	28	13,252	144,318	297,562
Missouri, District No. 10.....	59,846	71,565	1,000	4	5,838	108,776	247,029
New Mexico, District No. 10.....	1,426	16,501	150	-	2,463	13,615	34,155
Oklahoma, District No. 10.....	29,371	182,285	1,667	-	13,282	184,202	410,807

¹ Reserve with approved national banking associations.

Deposits of National Banks,

[In thousands of dollars]

Location	Demand deposits						
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Total
Maine.....	112,406	3,655	9,403	7,029	1	794	133,288
New Hampshire.....	114,770	3,907	10,563	6,891	-----	3,565	139,696
Vermont.....	55,406	985	4,120	1,186	-----	845	62,542
Massachusetts.....	1,822,753	54,009	142,150	273,291	18,475	31,283	2,341,961
Rhode Island.....	178,128	3,405	5,862	7,897	544	2,059	197,895
Connecticut.....	434,215	14,709	30,513	21,159	-----	14,939	515,535
Total New England States.....	2,717,678	80,670	202,611	317,453	19,020	53,485	3,390,917
New York.....	7,494,634	294,316	260,154	1,232,856	650,177	386,947	10,319,054
New Jersey.....	956,427	28,430	130,504	23,016	19	24,436	1,162,832
Pennsylvania.....	3,504,055	94,812	163,008	502,247	14,617	46,735	4,325,474
Delaware.....	24,526	427	341	369	-----	384	26,047
Maryland.....	388,468	9,363	43,831	68,957	318	2,824	513,761
District of Columbia.....	432,238	11,409	37	38,019	2,523	20,711	504,937
Total Eastern States.....	12,800,348	438,757	597,875	1,865,464	667,654	482,037	16,852,135
Virginia.....	576,675	21,965	33,061	88,702	-----	12,036	732,439
West Virginia.....	293,143	9,491	25,733	25,120	-----	6,193	359,680
North Carolina.....	299,618	10,197	41,079	23,326	-----	6,739	380,959
South Carolina.....	290,031	12,782	43,279	19,719	-----	4,253	370,064
Georgia.....	569,792	20,005	66,405	141,331	23	3,740	801,296
Florida.....	725,666	15,776	84,103	99,101	1,563	8,840	935,049
Alabama.....	537,085	22,787	85,378	69,063	350	5,562	720,225
Mississippi.....	111,016	5,271	29,565	19,779	-----	8,860	166,491
Louisiana.....	582,617	10,850	128,798	158,426	5,998	8,137	894,826
Texas.....	3,222,801	57,740	258,931	680,786	6,336	41,142	4,267,736
Arkansas.....	253,749	5,162	30,764	40,436	-----	2,296	332,407
Kentucky.....	406,457	8,474	22,710	31,003	-----	6,295	474,939
Tennessee.....	625,196	16,056	97,724	212,341	56	11,016	962,359
Total Southern States.....	8,493,846	216,556	947,530	1,609,133	14,326	117,109	11,398,500
Ohio.....	1,701,047	62,390	149,710	183,550	1,066	34,451	2,132,814
Indiana.....	824,584	27,693	140,759	104,458	145	13,583	1,111,222
Illinois.....	4,680,773	206,834	434,209	1,067,223	23,893	70,666	6,483,598
Michigan.....	1,221,600	42,455	118,539	139,017	3,807	21,849	1,547,267
Wisconsin.....	631,552	36,762	61,624	118,269	499	19,073	867,779
Minnesota.....	942,669	39,822	125,504	388,124	2,354	25,820	1,524,293
Iowa.....	407,899	33,334	73,679	132,699	-----	4,393	652,004
Missouri.....	890,023	26,373	40,178	407,208	1,130	9,079	1,373,991
Total Middle Western States.....	11,300,147	475,663	1,144,202	2,540,548	33,494	198,914	15,692,968
North Dakota.....	178,885	6,128	5,234	13,572	-----	1,790	205,609
South Dakota.....	181,270	6,990	19,179	13,644	-----	1,730	222,813
Nebraska.....	588,078	23,009	31,451	194,674	5	5,916	843,133
Kansas.....	592,304	19,054	87,570	94,178	-----	7,749	800,855
Montana.....	191,356	4,372	16,082	16,348	-----	2,349	230,507
Wyoming.....	97,360	2,579	12,293	11,391	-----	1,568	125,191
Colorado.....	545,398	12,777	29,622	88,944	20	6,231	682,992
New Mexico.....	125,786	2,904	26,488	8,010	-----	2,417	165,605
Oklahoma.....	844,879	25,617	124,320	157,573	-----	11,635	1,164,024
Total Western States.....	3,345,316	103,430	352,239	598,334	25	41,385	4,440,729
Washington.....	990,467	25,270	116,710	97,870	3,227	21,764	1,255,308
Oregon.....	721,143	13,706	44,989	44,992	1,128	19,184	845,142
California.....	4,678,439	145,284	299,304	231,809	37,817	177,878	5,570,531
Idaho.....	221,557	4,081	26,377	4,460	-----	2,535	259,010
Utah.....	164,887	1,310	14,828	26,902	-----	1,544	208,971
Nevada.....	74,660	1,749	12,112	1,185	-----	2,079	91,785
Arizona.....	184,826	2,887	28,385	3,239	175	3,847	223,359
Total Pacific States.....	7,035,479	194,287	542,705	410,457	42,347	228,531	8,454,106
Total United States (exclusive of possessions).....	45,692,814	1,509,363	3,787,162	7,341,389	776,866	1,121,761	60,229,355
Alaska (nonmember banks).....	19,707	2,227	763	81	-----	290	23,068
The Territory of Hawaii (nonmember bank).....	64,969	20,131	10,312	1,338	99	2,055	98,937
Virgin Islands of the United States (nonmember bank).....	834	217	719	9	-----	16	1,795
Total possessions (nonmember banks).....	85,510	22,578	11,824	1,428	99	2,361	123,800
Total United States and possessions.....	45,778,324	1,531,941	3,798,986	7,342,817	776,965	1,124,122	60,353,155
New York City (central Reserve city).....	6,468,271	240,680	108,226	1,217,959	650,084	362,528	9,047,758
Chicago (central Reserve city).....	2,860,533	138,096	307,727	960,092	23,562	40,618	4,330,628
Other Reserve cities.....	18,503,139	585,319	1,600,423	4,323,018	98,463	424,760	25,535,122
Country banks (member banks).....	17,860,871	545,268	1,770,786	840,310	4,757	293,855	21,315,847
Possessions (nonmember banks).....	85,510	22,578	11,824	1,428	99	2,361	123,800

States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2.....	90,613	4,000	5,516	4,046	-----	3,754	107,929
New Jersey, District No. 2.....	662,423	21,071	73,896	21,400	19	20,018	798,827
Kentucky, District No. 4.....	169,263	4,125	12,658	2,808	-----	1,747	190,601
Pennsylvania, District No. 4.....	1,557,432	43,239	52,768	202,900	2,068	13,704	1,872,111
West Virginia, District No. 4.....	17,426	1,021	910	1,602	-----	483	21,442
Louisiana, District No. 6.....	461,324	8,608	117,606	134,476	5,998	5,688	733,700
Mississippi, District No. 6.....	84,129	3,716	24,035	19,132	-----	777	131,789
Tennessee, District No. 6.....	362,912	10,499	62,366	109,681	-----	4,302	549,760
Indiana, District No. 7.....	700,187	24,468	125,071	88,588	145	11,952	950,411
Illinois, District No. 7.....	4,389,467	194,914	398,089	991,502	23,893	67,847	6,065,712
Michigan, District No. 7.....	1,180,875	40,455	113,026	138,645	3,807	21,109	1,497,917
Wisconsin, District No. 7.....	563,295	32,963	56,044	114,825	499	18,103	785,729
Missouri, District No. 10.....	361,544	9,615	11,769	260,182	327	5,523	648,960
New Mexico, District No. 10.....	62,976	2,027	19,261	7,558	-----	1,475	93,297
Oklahoma, District No. 10.....	829,220	25,371	121,281	157,301	-----	11,359	1,144,532

¹ Includes dividend checks, letters of credit, and travelers' checks sold for cash, and amounts due to Federal Reserve bank (transit account).

by States, Oct. 6, 1947

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
92,197	557	7	209	5		92,975	Maine.
43,616	312	20	267			44,215	New Hampshire.
66,153	181	3	401			66,738	Vermont.
507,736	4,186	76	220	45		512,263	Massachusetts.
24,660	222	50	2			24,934	Rhode Island.
179,076	1,112	15	47			180,250	Connecticut.
913,438	6,570	171	1,146	50		921,375	Total New England States.
1,604,022	11,495		21,023	1,344	3,550	1,641,434	New York.
994,871	2,060		4,438	33		1,001,402	New Jersey.
1,899,501	419	415	79,078	2,603		1,982,016	Pennsylvania.
13,164	10		11			13,185	Delaware.
171,064	1,495	8	998	3,297		176,862	Maryland.
108,686	500	25				109,211	District of Columbia.
4,791,308	15,979	448	105,548	7,277	3,550	4,924,110	Total Eastern States.
298,796	4,647	15	12,223	700		316,381	Virginia.
138,047	1,922	30	393	229		140,621	West Virginia.
90,334	1,785	1	68	41		92,229	North Carolina.
53,097	840	7	280	310		54,534	South Carolina.
169,536	1,168	31	130	42		170,907	Georgia.
199,004	1,321	61	15,826	1,695		217,907	Florida.
195,664	628	10	136	790		197,228	Alabama.
45,775	695			20		46,490	Mississippi.
191,718	521	59	4,641			196,939	Louisiana.
397,506	7,092	369	45,455	2,745		453,167	Texas.
56,609	15	19	152	75		56,870	Arkansas.
111,005	810	16	855	70		112,756	Kentucky.
269,196	4,095	58	1,112	3,708		278,169	Tennessee.
2,216,287	25,539	676	81,271	10,425		2,334,198	Total Southern States.
933,794	877	170	67,448	1,884		1,004,173	Ohio.
391,176	2,637	288	29	1,235		395,365	Indiana.
1,721,012	2,210	103	118,879			1,842,204	Illinois.
824,595	3,696	35	4,357	546		833,229	Michigan.
496,702	4,562	33	12,834	415		514,546	Wisconsin.
497,554	237	119	1,928	658		500,496	Minnesota.
148,089	2,373	52	19			150,533	Iowa.
220,059	1,147	62	4,774	5		226,047	Missouri.
5,232,981	17,739	862	210,268	4,743		5,466,593	Total Middle Western States.
63,082		5	188			63,275	North Dakota.
45,485	50	2	677			46,214	South Dakota.
105,970	102	22	11	6		106,111	Nebraska.
76,863	1,878	37	769	88		79,635	Kansas.
48,952	2	5	297	5		49,261	Montana.
29,652	390	18	36	50		30,146	Wyoming.
171,975	100	5	276	2,322		174,678	Colorado.
30,346	502	11				30,859	New Mexico.
88,212	486	95	4,545	2,233		95,571	Oklahoma.
660,537	3,510	200	6,799	4,704		675,750	Total Western States.
470,670	1,457	14		525		472,666	Washington.
344,701	84	15	5,607	155		350,562	Oregon.
3,729,826	13,077	356	106,253	1,802		3,851,314	California.
75,336	717	11		75		76,139	Idaho.
58,485	490	20		50		59,045	Utah.
45,631	127		2,402			48,160	Nevada.
57,715	250	5				57,970	Arizona.
4,782,364	16,202	421	114,262	2,607		4,915,856	Total Pacific States.
18,596,915	85,539	2,778	519,294	29,806	3,550	19,237,882	Total United States (exclusive of possessions).
7,531		5				7,536	Alaska (nonmember banks).
119,563		10	94			119,667	The Territory of Hawaii (nonmember bank).
1,688			110	1	5	1,804	Virgin Islands of the United States (nonmember bank).
128,782		15	204	1	5	129,007	Total possessions (nonmember banks).
18,725,697	85,539	2,793	519,498	29,807	3,555	19,366,889	Total United States and possessions.
585,700	9,551		10,512	150	3,550	609,463	New York City (central Reserve city).
677,706	1,600		5,750			685,056	Chicago (central Reserve city).
7,709,522	39,795	651	263,655	16,741		8,030,364	Other Reserve cities.
9,623,987	34,593	2,127	239,377	12,915		9,912,999	Country banks (member banks).
128,782		15	204	1	5	129,007	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

54,141		5	1			54,147	Connecticut, District No. 2.
779,789	1,394		2,482	25		783,690	New Jersey, District No. 2.
53,710	10	1	147	45		53,913	Kentucky, District No. 4.
674,799	171	220	17,608	2,405		695,203	Pennsylvania, District No. 4.
13,330		5	285	64		13,684	West Virginia, District No. 4.
162,325	521	54	4,280			167,180	Louisiana, District No. 6.
41,130	695			15		41,840	Mississippi, District No. 6.
176,512	4,095	56	1,097	3,586		185,346	Tennessee, District No. 6.
329,351	2,637	258	18	1,150		333,414	Indiana, District No. 7.
1,565,145	2,195	34	89,662			1,657,036	Illinois, District No. 7.
760,635	3,691	5	4,116	546		768,993	Michigan, District No. 7.
426,952	4,562	28	12,699	415		444,656	Wisconsin, District No. 7.
68,008	46	10				68,064	Missouri, District No. 10.
25,377	500	11				25,888	New Mexico, District No. 10.
86,619	486	95	4,542	2,228		93,970	Oklahoma, District No. 10.

Condition of National Banks in Each Federal Reserve District, Oct. 6, 1947

[In thousands of dollars]

	District No. 1 (293 banks)	District No. 2 (539 banks)	District No. 3 (559 banks)	District No. 4 (484 banks)	District No. 5 (338 banks)	District No. 6 (276 banks)	District No. 7 (560 banks)	District No. 8 (323 banks)	District No. 9 (347 banks)	District No. 10 (632 banks)	District No. 11 (473 banks)	District No. 12 (189 banks)	Total (5,013 banks) ¹
ASSETS													
Loans and discounts, including overdrafts.....	1,141,185	3,464,504	964,541	1,493,814	847,940	1,115,580	2,981,406	785,527	654,615	947,705	1,299,058	4,337,728	20,033,603
United States Government obligations, direct and guaranteed.....	2,095,330	7,427,255	2,329,661	3,066,744	1,869,711	2,253,456	7,097,944	1,321,962	1,608,014	2,346,782	2,044,104	6,004,922	39,465,885
Obligations of States and political subdivisions.....	105,317	543,447	157,082	229,266	75,778	269,061	444,507	145,047	77,370	186,758	181,844	631,353	3,046,830
Other bonds, notes, and debentures.....	94,010	407,398	266,208	300,656	88,529	74,485	304,156	80,206	76,084	100,669	47,322	138,916	1,978,639
Corporate stocks, including stocks of Federal Reserve banks.....	10,426	44,561	10,126	22,170	5,413	7,326	18,382	4,489	3,818	5,679	7,181	16,351	155,952
<i>Total loans and securities.....</i>	<i>3,446,263</i>	<i>11,887,165</i>	<i>3,727,618</i>	<i>5,112,650</i>	<i>2,887,571</i>	<i>3,719,908</i>	<i>10,846,395</i>	<i>2,337,231</i>	<i>2,419,501</i>	<i>3,587,593</i>	<i>3,579,509</i>	<i>11,129,300</i>	<i>64,680,909</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	1,059,194	3,212,981	1,017,946	1,410,143	1,041,303	1,376,492	3,225,811	816,638	850,285	1,574,941	1,683,126	2,895,181	20,164,041
Banks premises owned, furniture and fixtures.....	34,913	100,603	37,639	56,438	29,590	40,996	52,842	16,534	12,150	19,635	37,438	83,492	522,270
Real estate owned other than bank premises.....	583	500	700	5	489	1,046	710	1,083	627	1,602	1,954	393	9,692
Investments and other assets indirectly representing bank premises or other real estate.....	537	2,586	763	1,599	756	1,741	3,054	129	3,836	1,534	6,741	24,915	48,191
Customers' liability on acceptances outstanding.....	12,950	32,736	4,059	407	1,006	4,408	3,360	709	349	266	4,682	7,953	72,885
Interest, commissions, rent, and other income earned or accrued but not collected.....	9,226	30,922	5,130	10,740	3,961	7,958	28,017	3,196	6,400	5,332	3,372	33,479	147,733
Other assets.....	4,874	11,715	6,228	4,394	6,852	4,261	10,605	2,027	1,125	2,932	3,582	16,718	75,313
Total assets.....	4,568,545	15,279,208	4,800,083	6,596,376	3,971,328	5,156,810	14,170,794	3,177,547	3,294,673	5,193,835	5,320,404	14,191,431	85,721,034
LIABILITIES													
Demand deposits of individuals, partnerships, and corporations.....	2,627,065	8,247,670	2,265,153	3,445,168	2,262,747	2,740,908	7,241,723	1,724,296	1,603,162	3,076,880	3,422,563	7,035,479	45,692,814
Time deposits of individuals, partnerships, and corporations.....	859,297	2,437,952	1,452,948	1,675,633	846,694	944,171	3,230,172	580,976	785,783	564,464	433,461	4,782,364	18,596,915
Deposits of U. S. Government and postal savings.....	83,406	332,281	60,478	112,229	85,456	90,031	341,969	50,644	63,571	98,132	68,573	210,910	1,597,680
Deposits of States and political subdivisions.....	198,240	363,072	230,626	301,534	199,787	461,362	872,423	196,798	180,558	318,881	326,208	656,967	4,306,456
Deposits of banks.....	332,477	1,913,417	314,087	398,992	269,595	586,846	1,496,714	411,731	438,521	819,274	714,546	455,411	8,151,611
Other deposits (certified and cashiers' checks, etc.).....	49,731	410,719	37,833	50,385	52,273	28,909	123,404	21,647	33,399	39,821	44,809	228,831	1,121,761
Total deposits.....	4,150,216	13,705,111	4,361,125	5,983,941	3,716,552	4,852,227	13,306,405	2,986,092	3,107,994	4,917,452	5,010,160	13,369,962	79,467,237
<i>Demand deposits.....</i>	<i>3,282,988</i>	<i>11,225,840</i>	<i>2,843,415</i>	<i>4,216,968</i>	<i>2,840,398</i>	<i>3,871,819</i>	<i>9,981,773</i>	<i>2,367,804</i>	<i>2,314,622</i>	<i>4,338,960</i>	<i>4,520,662</i>	<i>8,451,106</i>	<i>60,229,555</i>
<i>Time deposits.....</i>	<i>867,228</i>	<i>2,479,271</i>	<i>1,517,710</i>	<i>1,766,973</i>	<i>876,154</i>	<i>980,408</i>	<i>3,354,632</i>	<i>618,288</i>	<i>793,572</i>	<i>578,492</i>	<i>489,498</i>	<i>4,915,856</i>	<i>19,337,832</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	3,270	99,878	3,720	11,512	7,360	3,670	4,635	3,210	250	300	6,030	143,835	296
Mortgages or other liens on bank premises and other real estate.....	12	10			12	225			32	6		11	
Acceptances executed by or for account of reporting banks and outstanding.....	13,934	35,535	4,875	557	1,006	5,422	3,681	709	349	266	4,989	9,717	81,040
Interest, discount, rent, and other income collected but not earned.....	5,007	14,815	3,292	4,515	2,420	5,663	12,714	2,683	4,415	2,328	1,243	20,320	79,415
Interest, taxes and other expenses accrued and unpaid.....	14,467	53,373	9,609	18,572	6,796	12,919	40,414	5,563	8,559	7,681	9,915	51,616	239,424
Other liabilities.....	8,017	240,107	1,293	2,437	1,186	777	5,270	1,016	552	505	1,102	39,483	301,745
Total liabilities.....	4,194,851	14,148,829	4,383,914	6,021,534	3,735,332	4,880,903	13,373,119	2,999,273	3,121,901	4,928,488	5,027,709	13,497,139	80,312,992
CAPITAL ACCOUNTS													
Capital stock (see memoranda below).....	118,338	331,896	126,253	196,328	76,340	95,566	273,635	60,119	55,105	85,608	108,594	243,131	1,770,913
Surplus.....	165,800	562,825	199,081	259,400	99,587	117,644	317,034	71,098	72,205	97,548	111,647	263,543	2,337,412
Undivided profits.....	63,440	190,059	72,751	77,870	44,753	46,197	133,056	39,175	29,030	64,404	55,981	145,621	962,337
Reserves and retirement account for preferred stock.....	26,116	45,599	18,084	41,244	15,316	16,500	73,950	7,882	16,432	17,787	16,473	41,997	337,380
Total capital accounts.....	373,694	1,130,379	416,169	574,842	235,996	275,907	797,675	178,274	172,772	265,347	292,695	694,292	5,408,042
Total liabilities and capital accounts.....	4,568,545	15,279,208	4,800,083	6,596,376	3,971,328	5,156,810	14,170,794	3,177,547	3,294,673	5,193,835	5,320,404	14,191,431	85,721,034
MEMORANDA													
Par value of capital stock:													
Class A preferred stock.....	359	7,372	2,712	5,767	25	967	1,690	689	1,433	279	1,185	1,954	24,432
Class B preferred stock.....	88	1,183	895				15	225	60			12	2,478
Common stock.....	117,891	323,445	122,646	190,561	76,315	94,599	271,930	59,205	53,612	85,329	107,409	241,165	1,744,107
Total.....	118,338	332,000	126,253	196,328	76,340	95,566	273,635	60,119	55,105	85,608	108,594	243,131	1,771,017
Retirable value of preferred capital stock:													
Class A preferred stock.....	370	14,733	4,902	8,567	25	1,021	1,690	689	1,433	279	1,643	1,954	37,306
Class B preferred stock.....	88	1,670	1,495				15	225	60			12	3,565
Total.....	458	16,403	6,397	8,567	25	1,021	1,705	914	1,493	279	1,643	1,966	40,871
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	238,901	1,210,414	412,698	674,396	438,420	774,514	1,106,631	260,436	401,784	598,363	557,116	1,429,209	8,102,882

¹ Exclusive of 6 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.

Reserve of National Banks, Oct. 6 1947

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves ¹	Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserve with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
						Total	Required ²	Excess ³		
Central Reserve city banks:										
District No. 2	9,047,758	616,904	8,430,854	609,463	9,040,317	1,715,838	1,722,739	23,099	19.31	19.06
District No. 7	4,330,628	383,518	3,947,080	685,056	4,632,136	819,752	830,519	-10,767	17.70	17.93
Reserve city banks:										
District No. 1	1,714,471	147,084	1,567,387	176,598	1,743,985	330,648	324,073	6,575	18.96	18.58
District No. 2	89,731	8,254	81,480	42,047	123,527	19,245	18,819	396	15.56	15.23
District No. 3	1,355,660	171,701	1,183,959	131,745	1,315,704	255,463	244,696	10,767	19.42	18.60
District No. 4	2,446,410	271,804	2,174,606	588,551	2,763,157	461,235	470,234	-8,999	16.69	17.02
District No. 5	1,096,666	140,149	956,517	195,999	1,152,516	224,353	203,063	21,290	19.47	17.62
District No. 6	1,863,184	264,980	1,598,204	388,291	1,986,495	381,149	312,938	38,211	19.19	17.26
District No. 7	3,144,176	439,030	2,705,146	1,273,793	3,978,939	624,886	617,457	4,429	15.63	15.52
District No. 8	1,090,881	151,667	939,217	207,895	1,147,112	210,381	200,317	10,064	18.34	17.46
District No. 9	1,099,148	192,549	906,599	175,446	1,082,045	196,405	194,847	4,558	18.15	17.73
District No. 10	2,342,528	399,868	1,942,720	308,888	2,251,608	434,304	407,077	27,227	19.29	18.08
District No. 11	2,334,034	390,841	1,943,193	329,002	2,272,195	446,524	408,379	38,145	19.65	17.97
District No. 12	6,958,230	749,958	6,208,272	4,212,100	10,420,381	1,549,268	1,494,381	54,887	14.87	14.34
Country banks:										
District No. 1	1,568,517	235,826	1,332,691	690,630	2,023,321	262,708	228,014	34,694	12.98	11.27
District No. 2	2,088,351	291,250	1,797,101	1,827,761	3,624,862	397,661	361,260	36,401	10.97	9.97
District No. 3	1,487,755	209,050	1,278,705	1,385,965	2,664,670	302,920	262,177	40,743	11.37	9.84
District No. 4	1,770,558	240,598	1,529,960	1,178,422	2,708,382	326,773	284,900	41,873	12.07	10.52
District No. 5	1,743,732	308,345	1,435,387	680,155	2,115,542	285,576	244,763	43,813	13.50	11.45
District No. 6	2,008,635	331,041	1,677,594	592,117	2,269,711	316,202	270,390	45,812	13.93	11.91
District No. 7	2,476,969	378,012	2,098,957	1,395,783	3,494,740	425,697	377,601	48,096	12.18	10.80
District No. 8	1,276,920	217,725	1,059,195	410,393	1,469,588	195,839	172,941	22,898	13.33	11.77
District No. 9	1,215,474	225,150	990,324	617,926	1,608,250	204,282	175,721	28,561	12.70	10.93
District No. 10	1,996,432	403,808	1,592,624	269,604	1,862,228	279,904	239,144	40,760	15.03	12.84
District No. 11	2,186,628	482,197	1,704,431	160,496	1,864,927	294,361	248,250	46,111	15.78	13.31
District No. 12	1,495,876	222,479	1,273,397	703,747	1,977,144	242,652	220,500	22,152	12.27	11.15
All member national banks:										
District No. 1	3,282,988	382,910	2,900,078	867,228	3,767,306	593,356	552,087	41,269	15.75	14.65
District No. 2	11,225,840	916,405	10,309,435	2,479,271	12,788,706	2,162,714	2,102,818	59,896	16.91	16.44
District No. 3	2,843,415	380,754	2,462,661	1,517,710	3,980,371	558,383	506,873	51,510	14.03	12.73
District No. 4	4,216,968	512,402	3,704,566	1,766,973	5,471,539	788,008	755,134	32,874	14.40	13.80
District No. 5	2,840,398	448,494	2,391,904	876,154	3,268,058	509,929	444,826	65,103	15.60	13.61
District No. 6	3,871,819	596,021	3,275,798	980,408	4,256,206	697,351	613,328	84,023	16.38	14.41
District No. 7	9,951,773	1,200,590	8,751,183	3,354,632	12,105,815	1,867,335	1,825,577	41,758	15.43	15.08
District No. 8	2,367,804	369,392	1,998,412	618,288	2,616,700	406,220	373,228	32,992	15.52	14.26
District No. 9	2,314,622	417,699	1,896,923	793,372	2,690,295	400,687	367,568	33,119	14.89	13.66
District No. 10	4,338,960	803,616	3,535,344	578,492	4,113,836	714,208	646,221	67,987	17.36	15.71
District No. 11	4,520,662	873,038	3,647,624	489,498	4,137,122	740,885	656,629	84,256	17.91	15.87
District No. 12	8,454,106	972,437	7,481,669	4,915,856	12,397,525	1,791,920	1,714,881	77,039	14.45	13.83
Total, central Reserve city banks	13,378,386	1,000,452	12,377,934	1,294,519	13,672,453	2,565,590	2,553,258	12,332	18.76	18.67
Total, Reserve city banks	25,535,122	3,327,825	22,207,297	8,030,364	30,237,661	5,130,831	4,923,281	207,550	16.97	16.28
Total, country banks	21,315,847	3,545,481	17,770,366	9,912,999	27,683,365	3,534,575	3,082,631	451,944	12.77	11.14
Total, all member national banks	60,229,355	7,873,758	52,355,597	19,237,882	71,593,479	11,230,996	10,559,170	671,826	15.69	14.75
GEOGRAPHICAL SECTIONS										
New England States	3,390,917	395,624	2,995,293	921,375	3,916,668	609,879	568,666	41,213	15.57	14.52
Eastern States	16,852,135	1,606,706	15,245,429	4,924,110	20,169,539	3,261,603	3,128,575	133,028	16.17	15.51
Southern States	11,398,500	1,969,032	9,429,468	2,334,198	11,763,666	1,947,555	1,714,704	232,851	16.56	14.58
Middle Western States	15,692,968	2,121,274	13,571,694	5,466,593	19,038,287	2,898,655	2,792,807	105,848	15.23	14.67
Western States	4,440,729	808,685	3,632,044	675,750	4,307,794	721,384	639,537	81,847	16.75	14.85
Pacific States	8,454,106	972,437	7,481,669	4,915,856	12,397,525	1,791,920	1,714,881	77,039	14.45	13.83
Total, all member national banks	60,229,355	7,873,758	52,355,597	19,237,882	71,593,479	11,230,996	10,559,170	671,826	15.69	14.75
Nonmember national banks (in possessions)	123,800	9,457	114,343	129,007	243,350	42,879	36,503	6,376	17.62	15.00
Total, all national banks	60,353,155	7,883,215	52,469,940	19,366,889	71,836,829	11,273,875	10,595,673	678,202	15.69	14.75

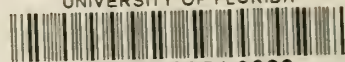
¹ Demand balances with domestic banks (except reciprocal balances and balances with private banks and American branches of foreign banks), plus cash items in process of collection. The difference between the figures shown in this column and the figures shown against the corresponding captions under "Assets" of member banks is accounted for by an excess of allowable deductions over gross demand deposits in one bank.

² Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits, 6 percent for all member banks; net demand deposits, 20 percent for Central Reserve city banks, 20 percent for Reserve city banks, and 14 percent for country banks.

³ Deficiencies in reserves indicated by a minus (-) sign.

⁴ The cash in vault and reserve with approved national banking associations.

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